

determining a down payment amount that the customer has available to pay toward the purchase of a product;

determining a credit risk associated with the customer;

generating a financing package for each product in the merchant's inventory of products, the financing packages being based on each individual product, the down payment amount and the credit risk associated with the customer; and

presenting the financing packages for each individual product to the merchant, whereby the merchant may select one or more of the financing packages to present to the customer.

29. (Amended) The method of claim 27 wherein the step of generating a financing package for each product in the merchant's inventory of products comprises:

determining the merchant's costs associated with the product;

determining an advance amount to be paid to the merchant; and

determining a front-end profit that will be realized by the merchant if the product is sold and the sale is financed according to the financing package.

Please add new claims 33-42 as follows:

33. (New) The method of claim 10 further comprising the steps of sorting the financing packages displayed on the user terminal according to a selectable criteria.

34. (New) The method of claim 33, wherein the selectable criteria is selected from the group consisting of: cost; time in inventory; selling price; front-end profit; and back-end profit.

35. (New) The system of claim 12, wherein the user terminal is capable of sorting the financing packages according to a selectable criteria.

36. (New) The system of claim 35, wherein the selectable criteria is selected from the group consisting of: cost; time in inventory; selling price; front-end profit; and back-end profit.

37. (New) The system of claim 21, wherein the user terminal is capable of sorting the financing packages according to a selectable criteria.

38. (New) The system of claim 37, wherein the selectable criteria is selected from the group consisting of: cost; time in inventory; selling price; front-end profit; and back-end profit.

39. (New) The system of claim 27 further comprising the step of enabling the merchant to sort the financing packages according to a selectable criteria.

40. (New) The system of claim 39, wherein the selectable criteria is selected from the group consisting of: cost; time in inventory; selling price; front-end profit; and back-end profit.

41. (New) A method that allows a dealer to offer a financing source to a customer to purchase a product selected from an inventory of products maintained by a dealer, the method comprising the steps of:

maintaining a database of the dealer's inventory, the dealer's inventory including a plurality of products, each product having a dealer cost associated therewith and a sale price at which the dealer desires to sell the product;

generating a financing package for each individual product in the dealer's inventory;

displaying the financing packages on a dealer terminal; and

sorting the financing packages according to a selectable criteria, whereby the dealer may select one or more of the financing packages to present to the customer.

42. (New) The method of claim 41, wherein the selectable criteria is selected from the group consisting of: cost; time in inventory; selling price; front-end profit; and back-end profit.